

**H.R. 1102**  
**The “Comprehensive Retirement Security and Pension Reform Act of 1999”**  
**As Reported by**  
**The Committee on Education and the Workforce**

**TITLE VI—AMENDMENTS TO THE EMPLOYEE RETIREMENT  
INCOME SECURITY ACT OF 1974**

**SUBTITLE A—EXPANDING COVERAGE AND INCREASING PORTABILITY**

- Sec. 601. Plan loans for subchapter S owners, partners, and sole proprietors.
- Sec. 602. Reduced PBGC premium for new plans of small employers.
- Sec. 603. Reduction of additional PBGC premium for new and small plans.
- Sec. 604. Faster vesting of certain employer matching contributions.
- Sec. 605. Treatment of forms of distribution.
- Sec. 606. Employers may disregard rollovers for purposes of cash-out amounts.

**SUBTITLE B—STRENGTHENING PENSION SECURITY AND ENFORCEMENT**

- Sec. 611. Repeal of 150 percent of current liability funding limit.
- Sec. 612. Missing participants.
- Sec. 613. Periodic pension benefits statements.
- Sec. 614. Civil penalties for breach of fiduciary responsibility.
- Sec. 615. Protection of investment of employee contributions to 401(k) plans.
- Sec. 616. Notice of significant reduction in benefit accruals.
- Sec. 617. Technical corrections to Saver Act.
- Sec. 618. Conforming amendments relating to transfer of excess defined benefit plan assets for retiree health benefits.
- Sec. 619. Model Spousal Consent Language and Qualified Domestic Relations Order.
- Sec. 620. Elimination of ERISA Double Jeopardy

**SUBTITLE C—REDUCING REGULATORY BURDENS**

- Sec. 621. Modification of timing of plan valuations.
- Sec. 622. Substantial owner benefits in terminated plans.
- Sec. 623. Notice and consent period regarding distributions.
- Sec. 624. Annual report dissemination.
- Sec. 625. Excess benefit plans.
- Sec. 626. Benefit suspension notice.
- Sec. 627. Provisions relating to plan amendments.
- Sec. 628. Simplified annual filing requirement for plans with fewer than 25 employees.